

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 19-17154-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 05, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805
	+ SEPTA, attn: Payroll controller, 1234 Market Street, Philadelphia, PA 19107-3780

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MARY JACQUELINE LARKIN

on behalf of Creditor Forge Credit Union mjllarkin@vaughanmclean.com gkerns@vaughanmclean.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

Michael L Torrence, Sr. : Case No. 19-17154-pmm  
xxx-xx-0739  
Debtor

ORDER

AND NOW, this 5th day of December, 2024,  
it is hereby ORDERED that the Wage Order in effect in the above  
captioned matter be TERMINATED.



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HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE